

Healthy Indiana Plan (HIP)

Overview 12/22/16

Last review 11/28/16 JNC

What is the Healthy Indiana Plan?

The *new* Healthy Indiana Plan (or "HIP 2.0") is an **affordable health insurance program** from the State of Indiana for uninsured or underinsured adult Hoosiers.

The Healthy Indiana Plan pays for **medical expenses** and provides **incentives** for members to be more health conscious. HIP provides coverage for **qualified low-income Hoosiers ages 19 to 64**, who are interested in participating in a **low-cost, consumer-driven health care** program.

The Healthy Indiana Plan uses a **proven, consumer-driven approach** that was pioneered in Indiana.

Eligibility Overview

Who Qualifies for HIP?



Federal Poverty Levels (FPL)

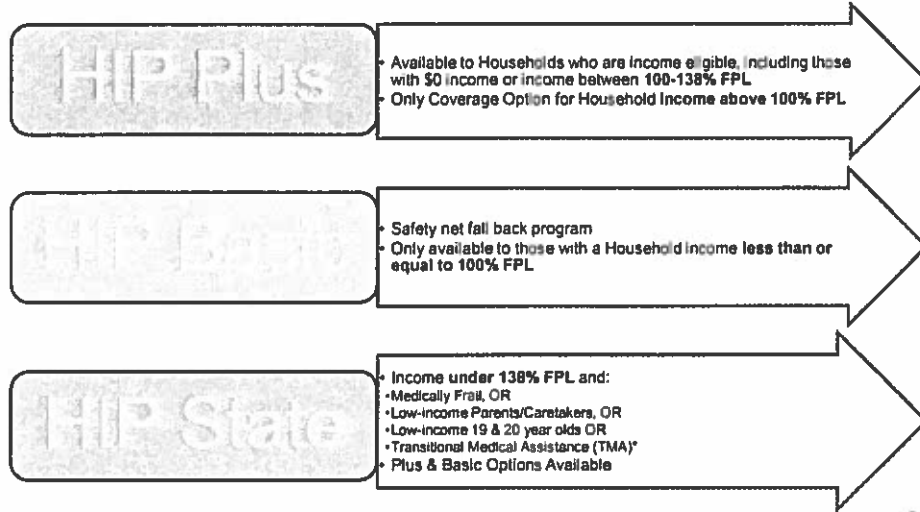
A measure of **income** issued every year by the Department of Health & Human Services. Federal poverty levels are used to determine your **eligibility** for certain programs and benefits, including **Medicaid** and the **Health Insurance Marketplace**.

2016 HIP 2.0 Income Standards

Household size	Monthly Income (Basic)	Monthly Income (Plus)
1	\$990	\$1,382.54
2	\$1,335	\$1,864.33
3	\$1,680	\$2,346.12
4	\$2,025	\$2,827.91
5	\$2,370	\$3,309.71
6	\$2,715	\$3,791.50
7	\$3,060.83	\$4,274.45
8	\$3,407.50	\$4,758.57

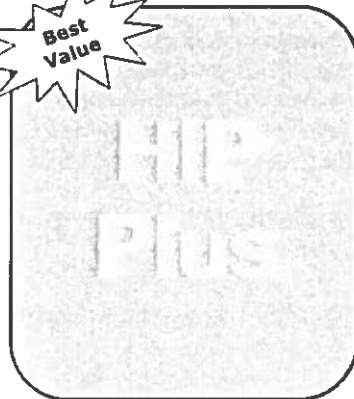
*133 percent + 5 percent income disregard, income limit for HIP Program. Eligibility threshold is not rounded.

Eligibility Categories



5

Plan Overview: *HIP Plus*



- ✔ Preferred plan for all HIP members / Best Value.
- ✔ Must make first POWER Account payment within 60 day CE period.
- ✔ The 60 day clock begins on the date the application is approved by the DFR.
- ✔ Includes **Dental & Vision** Coverage.
- ✔ Cost Sharing = Pay monthly POWER account contribution.
- ✔ **No copayments** for most medical services.
- ✔ Depending on FPL, can lose coverage due to non-payment.

Plan Overview: *HIP Basic*



- ↳ **Fall back option** / only available for Income at or under 100% FPL.
- ↳ Can be **more expensive**.
- ↳ **No Dental or Vision Coverage**.
- ↳ **No monthly POWER account contribution**.
- ↳ **Cost Sharing = Pay copayments** for most medical services.

Plan Overview: *HIP State Plan*



- ↳ **For more complex issues** - Income under 138% FPL and Medically Frail, OR Low-income Parents/Caretakers, OR Low-income 19 & 20 year olds OR Transitional Medical Assistance (TMA)*
- ↳ Includes **Additional Coverage** – dental, vision, transportation, MRO etc.
- ↳ **Cost Sharing = Can be Plus or Basic**.

What is the HIP Power Account?

HIP POWER Account

All HIP members have a POWER Account. This is similar to a deductible. The POWER Account is a special savings account designed to pay for the member's healthcare.

- 1. Member + the State, jointly fund the member's POWER account. Member portion is based on 2% of the member's income. **If there is a married couple, the PAC is share, each pay half of the 2% if both spouses are eligible for HIP.*
- 2. The first \$2,500 of the annual medical expenses for covered services are the deductible and paid with the POWER Account.
- 3. MHS uses the member's POWER Account to pay for each medical claim received for their healthcare.

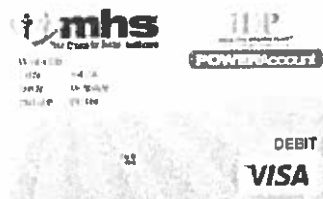
HIP POWER Account *(cont.)*

- ▶ If the member's annual healthcare costs are **more than \$2,500**, the first \$2,500 is covered by the POWER Account, and the remaining cost is covered by MHS at **no cost to the member**.
- ▶ If there is money left in the account at the end of the year, the member may use that money to **lower the POWER Account contribution** in the following benefit cycle.
- ▶ The POWER Account teaches **personal responsibility**. Members are encouraged to manage their POWER Account to better understand their health care costs.

How Does the HIP POWER Account Card Work?

HIP POWER Account ID Card

- ↳ Serves as the member ID card.
- ↳ Mailed to member as soon as they become fully eligible for HIP.
- ↳ Members are instructed to present to provider at time of service.
- ↳ Providers can use it like a debit card for real-time Point of Service payments.
- ↳ Maintains a \$0.00 balance until funded through POWER Account Funds Calculator.
- ↳ Contains the following info:
 - The member's RID, to allow the provider to check eligibility
 - RX BIN #, for the pharmacy to know how to charge for Rx.
 - A statement indicating the card cannot be used for member copays
 - MHS contact information



How the POWER Account Card Works

- ↳ The card is funded in **real-time** for the specific claim amount through the MHS POWER Account Funds Calculator tool.
- ↳ The amount loaded onto the card is the portion of the first \$2500 of covered services for the HIP member.
- ↳ Once the card is loaded with the appropriate claim amount, the provider can **swipe** the card to pay for covered services in real-time.
- ↳ The POWER Account card **cannot be used for member co-payments, preventive services or facilities services.** (services billed on a UB04 form)

Learn more about charging the POWER Account Card online at <http://www.mhsindiana.com/providers/charging-a-power-account/>

How Can Members Pay their PAC?

Ways To Pay

➤ **Online** - Go to mhsindiana.com/online-payments and use your **credit or debit card or bank account number** to make a payment online. Online payment options also include bank account deduction or automatic payment.

➤ **US Mail** - Include **check or money order** or fill out the attached coupon with your **credit or debit card** information and mail it to:

Managed Health Services
Member Mailstop 16253487
PO Box 660160
Dallas, TX 75266-0160

* include payment voucher from bottom of invoice with lockbox payment submission.

➤ **Payment by Phone** - Pay over the phone with a **credit or debit card** by calling MHS Member Services at 1-877-647-4848 Mon. thru Fri. from 8 a.m. to 8 p.m.

Ways To Pay cont.

➤ **MoneyGram (Cash / In Person Payments)** - Pay your POWER Account Contribution at a MoneyGram Location.

1. Find MoneyGram locations – more than 40,000 US agent locations inside retailers like CVS/pharmacy, Advance America, Walmart and thousands more!
2. Bring these items with you:
 - Your POWER Account Invoice
 - Your Member ID (found on your invoice)
 - Cash or PIN debit card also accepted at Walmart
 - Receive Code: 15200
3. Complete the MoneyGram ExpressPayment® blue form, use the red MoneyGram phone, or use the MoneyGram kiosk to complete your transaction.

Find a MoneyGram location:

MoneyGram.com/billpaylocations or call 1-800-926-9400.

➤ **Electronic Funds Transfer (EFT)**

POWER UP

POWER Up for Basic Members – “Potential Plus Loop”

- During the first 60 days of their new benefit period all members that are currently in HIP Basic or HIP State Plan Basic will have the opportunity to **POWER Up** by beginning to make POWER account contributions to enroll in HIP Plus.
- MHS will send invoice the member with their new PAC amount during this timeframe.
- MHS will encourage them to **POWER Up** to HIP Plus with letters, emails, and live calls.

How Does the CentAccount Healthy Rewards Program Impact HIP Members?

MHS CentAccount® Healthy Rewards



New! Members can now use their CentAccount rewards to pay their monthly POWER account contributions!

MHS CentAccount® Healthy Rewards Program



Let's Apply What We've Learned...

- MHS rewards members for doing things we need them to do thru CentAccount and can now pay PAC with CentAccount.
- This is a 'selling point' for HNS completion.
- This is a 'selling point' for members for preventive care and earning rollover.
- This is a 'selling point' for members who struggle to pay their PAC.
- This is a 'selling point' for members to "POWER Up to HIP Plus" at redetermination.
- This is an example of what makes MHS Different from our competition!

Questions?

